

Information to identify the case:

Debtor 1 **Paulette Gloria Bell**

Social Security number or ITIN **xxx-xx-3190**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-36245-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paulette Gloria Bell

March 28, 2018

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Paulette Gloria Bell
DebtorCase No. 17-36245-KRH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 19

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db
14176789 +Paulette Gloria Bell, 4906 Valley Crest Drive, #303, Midlothian, VA 23112-8636
14176791 +Attny Kent Gilliam, 7821 Iron Bridge Rd, North Chesterfield, VA 23237-2240
14176792 Capital One, P.O. Box 30256, Salt Lake City, UT 84130-0256
14176792 Capital One - Quick Silver, PO Box 71083, Charlotte, NC 28272-1083
14176794 Commonwealth Anesthesia, c/o Credit Adjustment, 8002 Discovery Drive Ste 311,
Henrico, VA 23229-8601
14176787 +Equifax Credit Information, P.O. Box 740241, Atlanta, GA 30374-0241
14176799 Ortho Virginia, PO BOX 35725, Richmond, VA 23235-0725
14176783 +Richard S. Clinger VSB, Richard S. Clinger, 422 East Franklin Street, Suite 101,
Richmond, VA 23219-2226
14176800 +St. Frances Med Ctr, c/o P.O. Box 404893, Atlanta, GA 30384-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QLLTAVENNER.COM Mar 30 2018 08:38:00 Lynn L. Tavenner,
20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
14176788 +EDI: AMEREXPR.COM Mar 30 2018 08:38:00 American Express, P.O. Box 30384,
Salt Lake City, UT 84130-0384
14176790 +EDI: TSYS2.COM Mar 30 2018 08:38:00 Barclay Bank Delaware, P.O. Box 8833,
Wilmington, DE 19899-8833
14176793 +E-mail/Text: lmoore@vacourts.gov Mar 30 2018 04:54:26 Chesterfield General District,
P.O. Box 144, Chesterfield, VA 23832-0910
14176795 +EDI: RCSFNBMARIN.COM Mar 30 2018 08:38:00 Credit One, P.O. Box 98875,
Las Vegas, NV 89193-8875
14176785 EDI: IRS.COM Mar 30 2018 08:38:00 Internal Revenue Service, Insolvency Units,
P.O. Box 7346, Philadelphia, PA 19101-7346
14176796 +EDI: CBSKOHL.S.COM Mar 30 2018 08:38:00 Kohls, PO Box 3120, Milwaukee, WI 53201-3120
14176797 +E-mail/Text: legal@partners-mo.com Mar 30 2018 04:55:04 Massage Envy,
c/o Partners Financial, P.O. Box 728, Fenton, MO 63026-0728
14176798 EDI: NAVIENTFKASMSERV.COM Mar 30 2018 08:38:00 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635
14176786 E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Mar 30 2018 04:54:58 Office of the U. S. Trustee,
701 East Broad Street, Room 4305, Richmond, VA 23219-1885

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14176784* +Paulette Gloria Bell, 4906 Valley Crest Drive, #303, Midlothian, VA 23112-8636

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Judy A. Robbins USTPRegion04.RH.ECF@usdoj.gov
Lynn L. Tavenner ltavenner@tb-lawfirm.com,
sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com
Richard S. Clinger on behalf of Debtor Paulette Gloria Bell rclinger2@verizon.net

TOTAL: 3